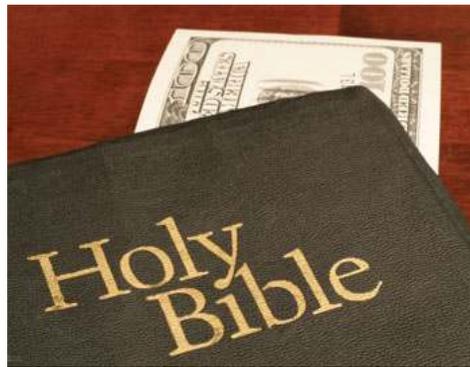


THE BIBLE
and
FINANCIAL
GROWTH

Economic Empowerment for Christians



JOHN BORUFF

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**THE BIBLE AND FINANCIAL GROWTH:
ECONOMIC EMPOWERMENT FOR CHRISTIANS**

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*“I know the plans I have for you,” declares the Lord,
“plans to prosper you and not to harm you, plans to give
you hope and a future.”*

—Jeremiah 29:11—

CHAPTER 1 FINANCIALLY SUCCESSFUL ATTITUDES

Motivational speakers and self-help gurus are not the only ones who say that changing your thinking is the first step towards making more money. Some will go so far as to prescribe a magical spell, as in Napoleon Hill's *Think and Grow Rich*. But this booklet of mine is far from any financial spell casting; or metaphysical New Age goulash about the law of attraction and positive thinking. What I will suggest is that there are principles, laws, or rules which have basis in the Proverbs of king Solomon--the richest man in the world during his life (1 Kings 3:13); and other Biblical references--which plainly state that certain ways of thinking and acting actually do result in financial growth, and even wealth. Such principles have been confirmed by top level economists like P. T. Bauer (*Dissent on Development*), financial advisors David Bach (*The Automatic Millionaire*) and Dave Ramsey (*The Total Money Makeover*), and Christian scholar David Chilton (*Productive Christians in an Age of Guilt Manipulators*).¹ In this chapter I will provide ten such attitudes which I think are essential; attitudes that you will see repeated elsewhere and in the Bible. These are *Biblical attitudes about work and money*. I think they should be regarded as the top ten:

¹ See David Chilton's *Productive Christians*, chapter 16: "The Basis for Economic Growth."

1. Be Productive on the Job (Prov. 6:6-11).
2. Have Faith in God's Providence (Jer. 29:11; Deut. 8).
3. Wives Should Work A Little Bit (Prov. 31:10-31).²
4. Avoid Working on the Weekend (Mark 2:27).
5. Avoid Materialism and Luxury Items (Matt. 6:19).³
6. Avoid Ill-Gotten Gain (Prov. 28:12).
7. Avoid Debt (Matt. 6:12).
8. The Middle Class Lifestyle is Ideal (Prov. 30:8-9).
9. Develop Valuable Job Skills (Prov. 22:29).
10. Be Generous to the Poor (Luke 16:19-26; Prov. 19:17).

If you want more detail, then I would suggest reading Gary North's *Wisdom and Dominion: An Economic Com-*

² flexjobs.com enables stay-at-home moms to work part-time or even full-time, while they can still cook, clean, homeschool, and raise the kids.

³ Although I am a Pentecostal, and I believe in faith-based capitalism, I do not agree with the financial views of the "prosperity gospel" preachers on TBN like Kenneth Hagin, Kenneth Copeland, and Benny Hinn. I agree with the critiques of their "positive confession" belief and their glorification of luxury in D. R. McConnell's *A Different Gospel* (1988) and Hank Hanegraaff's *Christianity in Crisis* (1993).

mentary on Proverbs, especially chapters 10-31.⁴ Whatever else you may read in this booklet of mine can be enriched by what the Bible says about money: I would also recommend a study of Craig Blomberg's *Neither Poverty Nor Riches: A Biblical Theology of Possessions*; and the economics of Richard Baxter,⁵ Jonathan Edwards,⁶ and John Wesley.⁷

⁴ <http://www.garynorth.com/WisdomAndDominion.pdf>

⁵ <http://www.ccel.org/ccel/baxter/practical.toc.html>

⁶ <http://www.jstor.org/discover/10.2307/3168521?sid=21105719295023&uid=2129&uid=3739256&uid=70&uid=4&uid=2>

⁷ https://oimts.files.wordpress.com/2013/01/12_1977_m_adron.pdf

CHAPTER 2 WORK, SAVE, AND INVEST

To narrow things down: other than having a general idea of what financially successful *attitudes* are, it becomes necessary to focus on three other things:--these are not attitudes, but principles or *essential functions* of financial growth: working, saving, and investing. Dr. Bauer's *Dissent on Development* could not be more emphatic and repetitive on this point. It appears that if there was a simple "formula for financial growth," in his mind, this would be it. Of course, Bauer was not a fan of formulas, but he did acknowledge the common nature of these three elements as playing a role in the economic empowerment of the poor across the world.

WORKING

Proverbs is repetitive on this point (6:6-11; 10:4-5; 13:11); but so is Ecclesiastes, in which it also says that work has no ability to provide meaning and purpose to one's life. The only thing that provides meaning is fearing God and obeying His commandments (12:13); in these New Testament days, that means that purpose can only come through faith in the Gospel and following the teachings of Jesus and the apostles. But it is obvious that "if a man will not work, he shall not eat" (2 Thess. 3:10) or have a place to live. Those who are homeless are unemployed; they have no place to live, or food to eat, because they have no jobs, and they do not work. But all that can be changed through applying to jobs, building a resume,

embracing financially successful attitudes, and working as hard as you can.

SAVING

This might be harder for the poor than for the upwardly mobile or the middle class, but saving is an absolute essential to financial growth. It measures how much growth you have accumulated. But it is virtually impossible to save money without a job; and especially without an automatic withdrawal from your paycheck into your savings account, sliding from 5% to 10% of your paycheck, as you are able. Try to build an “emergency fund,” if possible through emigrantdirect.com; let it max out at three times your monthly expenses. You can rely on this fund in case of unforeseen job loss, car repairs, medical expenses, etc. Pay off any debts at the same time you are building this fund, slowly if you must. And when you’re ready, be sure to do an automatic payroll deduction of 5% to 10% into your 401(k), or IRA, or you’ll end up in a nursing home when you’re old! Saving for retirement: very important!

INVESTING

After you have built an emergency fund, it’s time to invest. The smartest investors and financial advisors generally invest through *diversification of many mutual funds*. It’s not just buying a couple of stocks and monitoring them in a technical manner; its buying mutual funds—or packages, bundles of different stocks (these are about \$300 a piece); but it would be good to buy 10 to 20 mutual funds or more,

rather than just one. It's better to buy 10 baskets of apples rather than just one basket; because when hard times come, and most of the apples are rotting, it's likely some of the apples will not rot, and will still be good to eat (or sell). This is how it is investing with stocks—you don't want to put all your eggs in one basket—DIVERSIFY! The investment firm T. Rowe Price is a good one to work with; you can monitor your stocks online; and call customer service for when you want to sell a mutual fund or two.

CHAPTER 3
THE UPWARDLY MOBILE JOB SEARCH

Get a Business Friend to Coach You to Success

One of the most challenging subjects in the area of financial growth is **the job search**—especially when your goal is *upward mobility* and making *higher wages*. This is because it requires you to know information and methods that are always the most up to date and effective. In order to be the most successful with such information, you will need to find at least one **business-minded friend** or family member whom you can talk to, phone, email, and glean advice and coaching from. This person would ideally have a Business degree or some equivalent experience in the job market; he or she will always be a step ahead of you in all things related to business. This person will be your financial mentor, your “guru,” your coach, and your guide to financial success.

There are various ways you can find a friend like this: 1. It can happen randomly as you open up to the person about your personal career goals, and about your strengths and weaknesses in achieving those goals (openness to talk about personal finance is essential). 2. This could be a friend from a small group at church. 3. This can happen automatically if this person is a sibling or cousin. 4. It might be more helpful if this person was close to your age, because job searching struggles are unique to each generation (and *specifics* are what matter if you want *results*). 5. It would be best if this friend or business contact is not a co-worker at your current job, because personal infor-

mation can leak out by accident, and possibly get you fired. 6. Lastly, don't let yourself become jealous of your friend's financial success, while you are lagging behind him (Galatians 5:20). Remember, this friend of yours is SUPPOSED to be ahead of you financially, so that you can **learn from him, and better yourself.**

Jesus said, "Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations" (Luke 16:9, KJV).

Matthew Henry says:

The application of this parable, and the inferences drawn from it (Luke 16:9): "*I say unto you, you my disciples*" (for to them this parable is directed, Luke 16:1), "though you have but little in this world, consider how you may do good with that little." Observe, 1. What it is that our Lord Jesus here exhorts us to; to provide for our comfortable reception to the happiness of another world, by making good use of our possessions and enjoyments in this world: "*Make to yourselves friends of the mammon of unrighteousness, as the steward with his lord's goods made his lord's tenants his friends.*" **It is the wisdom of the men of this world so to manage their money as that they may have the benefit of it hereafter, and not for the present only; therefore they put it out to interest, buy land with it, put it into this or the other fund.**⁸

⁸ Although Henry doesn't say it, I would add that "**friends of the mammon of unrighteousness**" would also imply business friends,

Now we should learn of them to make use of our money so as that we may be the better for it hereafter in another world, as they do in hopes to be the better for it hereafter in this world; so *cast it upon the waters* as that we may *find it again after many days*, Ecclesiastes 11:1. And in our case, though whatever we have *are our Lord's goods*, yet, as long as we dispose of them among *our Lord's tenants* and for their advantage, it is so far from being reckoned a wrong to our Lord, that it is a duty to him as well as policy for ourselves.

Note, (1.) **The things of this world are the mammon of unrighteousness**, or the false *mammon*, not only because often got by fraud and unrighteousness, but because those who trust to it for satisfaction and happiness will certainly be deceived; **for riches are perishing things, and will disappoint those that raise their expectations from them.** (2.) Though this *mammon of unrighteousness* is not to be *trusted*

business contacts, or being friends with business-savvy people who have a lot of **financial wisdom**. Why? So, that after you have increased financially, **you can use your spending money for the glory of God**, and be received into the everlasting habitations of Heaven. This, however, does *not* imply you should try to make friends with EVIL BUSINESSMEN—it only means that money has a tendency to be used for unrighteousness (a warning to heed); and that although Christians should be worldly-wise with financial management, we should do, as the book of Proverbs and the four Gospels exhort, and ***use our money for God, and not for unrighteousness***, as is usually the case with most rich people.

to for a happiness, yet **it may and must be made use of in subserviency to our pursuit of that which is our happiness.** Though we cannot find true satisfaction in it, yet we may *make to ourselves friends* with it, not by way of *purchase or merit*, but *recommendation*; so we may make God and Christ our friends, the good angels and saints our friends, and the poor our friends; and it is a desirable thing to be *befriended* in the account and state to come. (3.) At death we must all *fail*, *hotan eklipete--when ye suffer an eclipse.* **Death** eclipses us. A tradesman is said to *fail* when he becomes a **bankrupt**. We must all thus fail shortly; death shuts up the shop, seals up the hand. Our comforts and enjoyments on earth will *all fail* us; flesh and heart fail. (4.) It ought to be our great concern to make it sure to ourselves, that *when we fail* at death we may be **received into everlasting habitations in Heaven.** The *habitations* in Heaven are *everlasting*, not *made with hands*, but *eternal*, 2 Corinthians 5:1. Christ is gone before, to prepare a place for those that are His, and is there ready to *receive them*; the bosom of Abraham is ready to receive them, and, when a *guard of angels* carries them thither, a *choir of angels* is ready to receive them there. The poor saints that are gone before to glory will receive those that in this world distributed to their necessities. (5.) This is a good reason why **we should use what we have in the world for the**

honour of God and the good of our brethren, that thus we may with them *lay up in store a good bond*, a good security, a good foundation *for the time to come, for an eternity to come.* See 1 Timothy 6:17-19, which explains this here.

**Name-Dropping and Temp Agencies:
The Two Most Powerful Methods in a Job Search**

Through personal experience, of being broke, unemployed several times, and dependent on others, and afterwards becoming more upwardly mobile—I can say that there are at least two essential things in your job search you are going to need, if you *realistically* want a higher paying job:

1. Business Friends' Names: For Job Applications and Interviews. As previously mentioned, having business-savvy friends to coach you in upward mobility is essential. Especially if you have one, committed, patient Christian friend, to help you, guide you, and encourage you when you fail. But these friends also come in very handy when you actually reach the job search stage. There is a saying in the business world that goes: “It’s not *what* you know—it’s *who* you know.” *Business networking*—now supplemented by the LinkedIn website. This is an age-old principle of financial success. And I can tell you from personal experience, that this is often very true in an upwardly mobile job search:--that is, when you are looking for a higher paying job than you currently have. Resorting to business friends is not the **ONLY** resource you should use in your

job search, but it should be your **FIRST** resource. This is because you can put their **NAME** on a job application (**name-dropping**), and that usually makes you stand out among other applicants and candidates. However, don't name-drop in a nonchalant, high and mighty, or snobby manner; just simply put the person's name on your job application, and if you are asked how you heard about the job during the interview, mention the name; that's all. And if your friend can't get your foot in the door at his company, you can ask him to send word to his network of friends, and one of those friends could recommend a job to you at his company, and you can use his name. This way, when the recruiter, human resources manager, or supervisor sees your application related to a familiar name of someone already within the company—it puts the priority on you much higher, even if your skill-set is not that impressive on your resume yet; even if there is a lot you have to learn, a lot of room for career development. Something just as simple as a *friend's name* or friend of a friend's name, as a *job referral* on your *application*, can make all the difference in the world!

2. Calling At Least 50 Temp Agencies. The second priority in the upwardly mobile job search is the use of many temp agencies. With detailed statistics, chapter 6 of Fredrik Andersson, Harry J. Holzer, and Julia I. Lane's *Moving Up or Moving On*, shows that temp agencies are the highest ranking firms that have been proven to help low wage-earners escape into higher wage jobs. There are other routes to take, but temp agencies are at the top of the list. The only drawback in the use of a temp agency, is that

when hired, you don't get health insurance benefits for the first three months. But once the company moves you from temp to hire, and takes you on board as a permanent, full-time employee, your health insurance benefits kick in. The value in using temp agencies, is *networking* once again—they serve as “middle men” between you and big corporations with high paying jobs. Temp agencies are the next best thing for you to use in business networking, if you don't have any business friends to turn to. The only additional drawback is they might require you to fill out an application with 10 years of job history and address history—but I've found they can be flexible about that too.

Just go to yp.com and type in “Temporary Employment Agencies” as a search for the city you are looking for work in. I would recommend searching in a city with a population of at least 400,000, provided there is affordable rent; as some cities can literally be rental traps, because of their great wealth. Check craigslist.com for rental costs before deciding. There should be plenty of temp agencies to work with. Be patient and cold-call every single temp agency listed. 1. Some will be professional/administrative agencies that specialize in office jobs ranging from \$14-\$20 per hour. 2. Some will be construction/manual labor agencies. 3. Some phone numbers will be disconnected. 4. Some agencies will just be for computer technology and science jobs.

In the upwardly mobile job search, I would personally focus on the “professional office job” temp agencies. Also, when calling up the agencies, say something like this:

Hi, my name is John. I'm in a job search; and I have a resume I would like to send you, to see if my skills would match any openings you might have. My wage goal is \$14-\$20 per hour.

If they ask you what your most recent job experience is in, have 3-4 bullets of job skills written down from off your resume, for example:

- Inside Sales
- Verifying Insurance Policies
- Medical Billing
- Customer Service

Then the recruiter you're speaking with will usually give you their email address, and you will **email your resume immediately**, attaching it as a Word document. If you do this with about 50 temp agencies, within a week, you should receive 2 or 3 interviews, or something of a positive phone or email response! *I don't recommend just applying to jobs* on the temp agencies' websites; in my opinion, that's a waste of time. Better to just be upfront and *talk with a recruiter first, and ask for career guidance*; that way they can be upfront with you about whether they would have any jobs to match the skills on your resume. Plus, job applications on these sites can be very vague at times; and leave you confused about which job to apply to. Most temp agencies only want you to *apply to one job*—as do most companies—because then they see you understand the marketability of your job skills, and that you are

aiming at the right job to match your specific skill set. So, it's all about **correctly matching your skills with their jobs**. What if you don't have any professional office job experience? It doesn't matter. **Use the temp agencies anyway**—better to use them and seek a good job than drive around town applying to McDonald's, Pizza Hut, and Walmart. However, another good job searching approach is the use of **industry conferences** (like an insurance conference) or a **job fair**—at such places you can network with people face to face; and make business friends rather quickly to put on your job application.

How to Interview Successfully

When you reach the interview stage, there are a few helpful things to bear in mind:

1. Read up on the **job responsibilities** of the job you're interviewing for, and during your interview when you are asked questions, memorize and emphasize those job skills you have acquired in your resume history.
2. Read up on the company website in "About Us" or "History" and just **get a general understanding about what kind of company it is**, and what they do.
3. Keep a **positive, friendly attitude**.
4. Look the interviewer in the eye when necessary, **be confident**, friendly, and shake hands firmly (but don't crush the person's hand).

Wisely Judging Your Job Opportunities

After you have contacted about 50 temp agencies, the opportunities might roll in a week or two. You might even find yourself in a position where you have 2-3 good jobs to choose from! But how do you judge which one is best? Especially since they all look like good jobs? 1. PRAYER in Jesus' Name is very important. Pray to Him for guidance; maybe He will give you a dream or a sign to confirm which job to choose. 2. Consult your trusted business mentor about this. 3. Consult your Christian friends. Remember: "In the multitude of counsellors there is safety" (Proverbs 11:14, KJV). 4. Go with the job that has higher wages and pay scale for raises in the future; with an industry you know is strong; and with the one you have the most peace about, as possibly providing job security.

Beware of Workplace Liberties: Office Computers, Bathrooms, and People

After you are offered a job, and perhaps you took it on a "first come, first serve" basis—to help you sort out the confusion of multiple job offers—now you might have to **adjust some of your professional behavior to a stricter, more reserved condition**. Generally, in the realm of low-wage jobs, the morale among the supervisors and employees can be a lot more casual and relaxed. But when you ascend the corporate ladder into higher wage jobs, the behavioral traits, the "culture" of the workplace is a lot more *reserved*, and you would be wise to adapt, or you might be

out of a job very soon. Here are some pointers for job security:

1. **COPY THE DRESS CODE OF OTHERS.**
2. No matter how productive you really are, **DO NOT USE YOUR OFFICE COMPUTER FOR PERSONAL EMAILS, surfing the web, or your office phone for personal calls home.** Even if your employee handbook offers concessions for this, **DON'T DO IT**—this is a *pet peeve* to many, and it easily offends. Don't do it, even if others do it or say it's okay. It can be tempting to resort to the internet or personal email during boring times of the day, but it is likely that your internet activity is being monitored by your supervisors.
3. **USE THE BATHROOMS RARELY.** I don't care if you have a medical issue that drives you to go; find a way to only use it once a day if possible; or on your lunch break only.
4. **DON'T BE TOO FRIENDLY OR TALKATIVE.** This might come as a surprise to Christians who believe kindness and friendship evangelism in the workplace is part of their calling in life. But it can also *cost you* your job! Some people just don't like you. As in the case of Jesus, they hated Him without a cause (John 15:25). And if they hated Him, they will also hate you (15:18). Remember this. When you go to work, do just that—*work. Don't try to practice office politics, win friends, and influence people.* If you keep to yourself, give a re-

served smile from time to time, avoid drawing attention to yourself, work quietly and productively, then you will have the most *job security*. If not—if you try to be friends a lot, talk a lot, complain a lot, or send a lot of emails to your manager to develop an overly-friendly relationship—you are being an **ANNOYANCE**. Soon you may be fired in the “real world” of business.

8 Work Habits for High-Wage Job Security

Based on a reversal of the points in Alison Green’s article,⁹ the following would be safe to bear in mind as you step into your new, higher paying job:

1. **Let Your Manager Know About Your Accomplishments.** Don’t brag on yourself, but if you have evidence that you have gone above and beyond the call of duty, let your manager know. You might get a raise or promotion of some kind.
2. **Don’t Get on the Defensive or Argue.** If you do this, people will likely avoid you; and not communicate with you; and will withhold important information from you which you will need to advance in your career.
3. **Don’t Be Impulsive About Job Changes.** If you are thinking about changing companies, think it through, take it slowly, and patiently. If you are rash, its likely

⁹ <http://money.usnews.com/money/blogs/outside-voices-careers/2012/10/03/8-work-habits-that-will-kill-your-career>

things will backfire in a negative manner. Don't "burn your bridges" with your current employer.

4. **Be Assertive About Problem-Solving, But Only in the Most Reserved Manner.** Green says, "There's a difference between being assertive and *being obnoxiously pushy*, of course, but voicing your opinions in a professional way is key to professional success." However, nothing is to be gained by speaking up in a group business meeting.
5. **Be Positive, Not Negative.** Don't speak candidly or *joke about negative things at work*—if you do, you will be seen as having a bad attitude, not as someone who is understanding or compassionate to other people's plight. Negativity only makes enemies.
6. **Never Lie.** This does not mean you can't withhold personal information. But never lie, because it will destroy your credibility. Honesty is the best policy, so far as the workplace is concerned.
7. **Don't Make Promises You Can't Keep.** It's better not to make promises at all, because Jesus said so (Matt. 5:37). However, if you have a deadline to keep on a task you are given, do it as quickly as expected.
8. **Learn New Things As Quickly, or Quicker, Than Others.** New tasks, new technology, new policies—prove that you are just as, if not more adaptable to changing business practices as your co-workers.

My Personal Career Development with Inside Sales

I know that I am biased, because my conclusions are based on only my personal experiences. But at this point in my life, I'd say that *inside sales with the information technology (IT) industry* is the safest route to take to financial security, psychological stability, and overall fun. It's an industry with a strong appeal for Millennials and has a "work hard, play hard" culture. Maybe it was because I was a PC gamer in high school, but I really like selling computers and software products. I also like keeping myself up to date on the latest and greatest in these areas.

When I graduated from college in 2008 with a B.A. in Philosophy and Religion, I thought I was ready to find an Assemblies of God or a Vineyard church and start interning for ministry opportunities. But the further I got into it, and much to my frustration, I found out that I didn't like it. At the age of 23, the only thing church officials think that you're fit for is doing youth ministry. Being a youth pastor is pretty much the same as being a camp counselor: its heavily focused on entertainment, games, jokes, and basically being a babysitter for teens. After years of exploring theology and spiritual experiences, I thought I was ready to join up with some on-fire-for-God Pentecostal church and start doing some street preaching, revival, and healing evangelism. Boy was I wrong. Churches like that are practically non-existent. Most of them have adopted Rick Warren's "seeker-sensitive" ministry ideas, which involves avoiding preaching about things like Hell, repentance, the law of God, open air preaching, and casting out demons.

By that time, I was fully persuaded that all of those things needed to be elements in Christian ministry that were frequently featured. My influences in these areas were mainly Leonard Ravenhill, Ray Comfort, Derek Prince, and John Wimber.

So from 2008 to 2010, I was at the mercy of older friends to help provide me with job guidance. I painted two houses and eventually I landed a minimum wage job as a janitor in a nursing home for about a year. Then I came back to North Carolina. While we were there, in the summer of 2010, I asked my dad what I should do, and he said, “You could be a security guard.” So I became a security guard for 3 years. I had no job ideas.

However, in the last 2 years of me being a security guard, I was working at a *data center*—this was the first time that I came in contact with the IT industry, from 2011 to 2013. I started to want to get one of the lower level IT jobs by asking around. At one point I thought about getting a CompTIA A+ certification after talking to one guy; and I even bought the book. But I didn’t follow through with it, because it would have required volunteering at strange hours, and was an extremely technical thing to teach yourself, without any courses to help you. I eventually threw the book away, but the experience made a lasting impression on me about the strength of the IT industry. In the summer of 2013, I was praying about living around my wife’s family and I heard a voice say, “Go; do not hesitate.” I took it to mean that God wanted me to quit my job and move to the Dunn, NC area where her family is. That night as I began my shift, I opened up the Bible at random and landed on Acts 10:20: “Get up and go downstairs. Do

not hesitate to go with them, for I have sent them.” That was added confirmation that I had heard God’s voice some hours earlier! I told my wife about it and she was all ready for it, so we moved to that town, even though I had no job prospects.

I searched that small country town high and low for opportunities, and asked around, and eventually landed a job through my sister-in-law’s referral in Accounts Receivable for a small durable medical equipment (DME) company. It was minimum wage, but it was my first cubicle job in an office setting. I was psyched! I didn’t care so much that the pay was even less than being a security guard, because the job experience was unspeakably valuable for me to add onto my resume. A few months into the job, I was moved to another desk and given a job that could be categorized as an “Inside Sales/Customer Service Representative.” Although my official title at the company was only a “Customer Service Representative” (CSR)—after doing some research, I found out that some of my job tasks also involved “inside sales” and “billing,” and was mainly centered around consultative selling and order processing for CPAP supplies. I worked at that small DME company for 2 years (2013 to 2015); and had the kindest manager I’ve ever had. I saw the providence of God in that. By the summer of 2015, I felt like my career in sales had just started; and I marveled at where God had taken me. Just 5 years earlier, I was a security guard; but now I was looking for jobs as an “Inside Sales Representative.” At this point, I had various job searching talks with my brother that were helpful: he told me about glassdoor.com, linkedin.com, and I think indeed.com—but I didn’t realize

the value of that last site until about a year later. In my mind, at this time, the most effective way to find a good job was through “employment agencies” and recruiters.

In 2015, I landed a great sales job as an “Account Executive” for an electrical testing laboratory, the main competitor of Underwriters Laboratories (UL). I got it through sending my resume by email to TRC Staffing. After a brief phone interview with a recruiter there, I was then referred to a physical interview with the HR person at the lab and I got the job. It involved taking incoming phone calls for website inquiries from Google. I had my own office with a door and everything! I had a \$20k per month quota, but was producing around \$70k to \$90k per month, consulting and quoting for IP and UL certifications. I thought it was great! Again I saw the providence of God at work. The pay was around \$14 an hour, not much; but it was the most I had ever been paid. But providence only kept me there for 9 months. I was doing my job fine, but there was chaos in the management with the sales process; and the attitudes were toxic. It had too many kinks and was not running very smoothly. The technical nature of some of the customer conversations were also over my head, and what the company really needed was a “sales engineer,” but they couldn’t afford one, nor did the other engineers have the time to keep talking to customers with me. Even though I was producing good money for them, they were unhappy with the way things were going, and they decided to let me just fill out quote forms, and let the engineers do all the sales talks. At this point, I saw that my essential sales tasks were being taken away from me and I was being turned into a clerical “admin,” even though they wanted me to

retain my job title as an “Account Executive.” So I started looking for a new sales job, because I didn’t want to lose the sales skills that I had been developing on my resume.

I started my “employment agency” and “recruiter” job search for “inside sales” in the Atlanta, Georgia area, for personal reasons, our kids were growing, and we wanted to live in peace (Rom. 12:18; 1 Thess. 4:11). Rebekah and I also had prophetic dreams and signs that God was guiding us to move to Atlanta, but we were waiting on God’s timing for about one year. It suddenly felt like it was time, so around tax return season, in February 2016, we made the move to Atlanta, and I had several sales job prospects lined up. We stayed with friends for a few weeks while I interviewed.

I landed a job that paid \$20 an hour as a “Business Development Representative” (BDR) for a *software lead generation* company (the IT industry). Believe it or not, but when the interviewer pried about my past jobs and found out that I had been a security guard for 2 years at a data center, she found that impressive and relevant! This BDR job was the biggest financial boost and career advancement I had experienced so far, but I overestimated my financial strength. I made the mistake of accepting their insurance package. We should have stayed with Medicaid and the EBT card. That insurance package took such a chunk out of my little paycheck that we were going to food pantries frequently while I was at that job. And there was something about the number 9: providence only kept me at this job for 9 months also. This was a call center.

I was calling about 100 times day for Lenovo Software’s unifiedworkspace.com, trying to generate leads. I

turned out to be the unofficial leader on this team; and I was even asked to teach a BDR training class. But that campaign only lasted for 6 months, and after all of the relevant sales information had been gathered from the sales reports by the people at Lenovo, they pulled the rug out from under us, and let their people take it from there. For a few months, the staffing director tried to find some campaigns for me to work on, like some Microsoft Go-To-Market startups, Salesforce, and Azure—but I think there was some reason why he didn't like my personality, so he intentionally put me in a place that was fruitless. My CRM wasn't working on the Azure team, and nobody would help me fix it. It was senseless too, because I had shown him that I was a top performer. I had tried hard to be friends with him, as we both had to work on the Lenovo campaign together. I think he was just a very sneaky person and had a fake outwardly nice, but inside-I-hate-you kind of thing going on. I think he must have literally hated everyone, even though he hid it behind his smirking face.

But then again, I don't know sometimes. His official statement was that I was being discharged (fired) due to a lack of work, but I found that hard to believe since they were constantly being acclaimed as one of the top 10 fastest growing companies in Atlanta. I think it was office politics that got me ousted. But [glassdoor.com](https://www.glassdoor.com) revealed that there were many unhappy people who were working there presently or had been in the past, and said that the whole thing was run dirty and was a “scam,” so I don't know for sure what his motives were. I think it could have been a little bit of both. On the one hand, maybe the guy didn't really like me: I might have been exuding a prideful atti-

tude over my success; and I had also expressed frustrations about my managers creating chaos and confusion. If I had kept quiet and played along with the managerial insanity, maybe I would still be working there today. On the other hand, maybe the fact that it was a campaign-based company made it an environment where there was a high turnover rate, and he knew that, and it made it hard for him to attach himself to people. They took sales campaign contracts for other companies like Lenovo and Microsoft and assisted them in lead generation for a time: so it was kind of like a temp job, even though going into it you were not told that. The recruiter who got me the job in the first place later told me that company had a very “volatile” reputation—in other words, a high turnover rate.

But what an experience to put on my resume! I still see the providence of God at work in that whole thing. I questioned God as to why He would let me go through something like that and it took me a while to come back to where I was, to be a little bit more humble, and try again at IT sales. God is not to blame for the evil things that men do.

After 6 months of temp jobs, through [indeed.com](https://www.indeed.com) I have currently landed a new call center job as an “Inside Sales Call Coordinator” for a value-added reseller (VAR) company that specializes in quotes for laptops, desktops, printers, servers, and other computer technology. It’s usually HP, Dell, and Lenovo that we are generating sales quotes for. We mainly sell computer hardware to state, local, and education (SLED) entities, and sometimes do quotes for business software licenses—calling about 100 times a day, generating leads for the Account Managers.

After half a year I feel solidified that God has been guiding me into IT sales, and that this is the best industry for me to settle down with. The pay is only \$16 an hour, but again if I look at where I was in 2010, I've come a long way with God's help. I hope to stay for as long as I can and eventually become an Account Manager, and make about \$60k a year...but one step at a time.

CHAPTER 4 MORTGAGE AS QUICKLY AS POSSIBLE

Once you have reached an annual income of about \$40,000 per year, it would be a good idea to see if you can mortgage out a \$150,000 house if possible. Choose the traditional 30 year mortgage; but use the “Equity Accelerator” program through **PayMap**.¹⁰ This will enable you to make *biweekly payments* rather than monthly payments: which will enable you to shorten your mortgage by about 7 years or more; and will result in long-term savings of 10s or 100s of thousands of dollars in interest! To use the Equity Accelerator service costs about \$65 per year.

What about **DEBT!?** A valid objection to the mortgage concept. Any reader of Proverbs can see that debt is not advisable; and not desirable. But the debt of a large medical bill or a car payment, I would argue, as would David Bach in *The Automatic Millionaire*, is not the same as the mortgage-debt on a house. Why? **EQUITY**:--a word that implies YOU ARE PAYING YOURSELF WITH YOUR OWN MORTGAGE PAYMENTS (not a landlord). And furthermore, if you *sell the house* (presuming it is valuable and sellable for the real estate market; most mortgagors do this at least 3-5 times)—the EQUITY TRANSFERS to your new mortgaged house and new bank. Like a college degree, once you build equity, nobody can take it away from you.

What about the **DOWN PAYMENT!?** Glad you asked. If you’re a first time homebuyer, you can resort to

¹⁰ <https://my.equityaccelerator.com/css/login.jsp>

hud.gov and see if you qualify for financial assistance from the government for a **grant** (free money from the government) for the very purpose of that hefty down payment. Believe it or not, the government wants you to own your own home as much as you do!

HOW MUCH HOME CAN YOU AFFORD? If you're planning on doing a mortgage, make sure not to waste your precious time and money on a mobile home or something. If you're only making around \$10 per hour, then you're not ready to mortgage yet; you should at least wait until you're making \$20 per hour (or \$41,600 per year); and can reasonably mortgage out a \$150,000+ house, with mortgage payments of at least \$967 per month. The reason: houses less than that generally don't SELL very well on the real estate market; and most likely, not only are you not going to want to live in a mobile home until you die, but life might take some turns and you'll be forced to move and sell your house. Having *a valuable, beautiful house* (but not a luxury home) is *necessary* if you are going to bother at all with *mortgaging and selling houses* over the course of your working life.

And **why mortgage a house at all?** Two reasons: 1. Rather than losing hundreds of thousands of dollars to landlords, *it is wiser to pay yourself in home equity*. 2. *Private property* is not only a Biblical blessing, but is desirable (Exod. 6:8, cf. the Promised Land); "But everyone shall sit under his vine and under his fig tree, and no one shall make them afraid; For the mouth of the Lord of hosts has spoken" (Micah 4:4, NKJV). Adam Clarke says this was a "proverbial expression, indicative of perfect peace, security, and rural comfort;" and of course, of private property:

“*his vine*” and “*his fig tree*” imply the *land* they are on is *owned* by the same man. Who wants to live in a nursing home or an assisted living facility when he is old? Wouldn’t you want the independence, peace, security, and comfort of living in your *own* home, rather than being monitored by nurses or staff 24/7? But you should always remember to acknowledge the providence of God in such things (Deut. 8), lest you be lifted up with pride over your home, or find yourself comparing your home with those of others (Exod. 20:17).

CHAPTER 5
LEAVE YOUR CHILDREN AN INHERITANCE

If God has prospered you; and you have an abundance, you will be able to leave your children an inheritance. This is a blessing. The first priority should be to save for their college tuitions; this is easy to do through what is called a **529 college savings plan**.¹¹ While it's also possible to get scholarships and FAFSA grants—it would be good to not have to resort to those. The sooner you make a profit off of *mutual funds*, the sooner you can save for your kids to go to college. Personally, I would recommend sending your kids to a technical or community college, because they seem to be a lot more *career focused* than big universities. Save and invest for extras too—bridal dowries, gifts, inheritance for the grandchildren—a mark of a righteous man (Prov. 13:22). Not to mention: every type of insurance possible. Start buying bundles of mutual funds for your kids and give them to them when they are in their mid-20s, when they'll need them the most.

¹¹ Natalie Widdowson, ed. "Preparing for the Cost of College" in *T. Rowe Price Investor* (Baltimore, MD: Summer 2015), pp. 6-7.

FURTHER READING

Andersson, Fredrik, Harry Holzer, and Julia Lane. *Moving Up or Moving On: Who Advances in the Low-Wage Labor Market?* New York: Russell Sage Foundation, 2005. Chapter 6: “Firms That Hire and Advance Low Earners: A Closer Look” demonstrates that temp agencies are the most effective at raising the income level of minimum wage earners. There are also other insightful chapters on career advancement.

Bach, David. *The Automatic Millionaire*. New York: Broadway Books, 2004. Get the unabridged audio CD collection if you must, but study this book and take your notes! This book is filled with POWERFUL INFORMATION for personal finance and security.

Bauer, P. T. *Dissent on Development*. Revised Edition. Cambridge, MA: Harvard University Press, 1976. Extremely boring and technical, but demonstrates the nature of financial growth on an international level; pro-capitalist and anti-communist.

Bolles, Richard. *The Job-Hunter's Survival Guide*. New York: Ten Speed Press, 2009. You might find help with Chapter 4: “The Best and Worst Ways to Look for a Job,” but I would never use this in place of calling and emailing your resume to 50 temp agencies. Feel free to use the advice in this chapter in addition to temp agencies, but not instead of them.

Chilton, David. *Productive Christians in an Age of Guilt Manipulators*. Tyler, TX: Institute for Christian Economics, 1981. Chapter 16: “The Basis for Economic Growth.” Chilton is a Christian influenced by Bauer.

Franklin, Benjamin. *The Way to Wealth and Other Writings on Finance*. Edited by Walter Isaacson. New York: Sterling Publishing Co, 2006. Confirms the “working, saving, and investing” formula shared with Bauer.

North, Gary. “Free Market Capitalism” in *Wealth and Poverty: Four Christian Views of Economics*. Edited by Robert G. Clouse. Downers Grove, IL: InterVarsity Press, 1984. Demonstrates faith-based capitalism guided by the providence of God (see Deuteronomy 8).